April 5, 2006

Loss of Community Banks: A Wal-Mart bank would pose a serious threat to drive community banks out of business, like they have done to local grocery stores, drug stores, hardware stores, etc. I am tired of seeing my hard earned money go to far off places, I want to spend it and see it spent over and over again here in Lake Hopatcong.

I don't like Wal-Mart or the other big box's, they come to town and the next thing you know everyone is shopping at the "Company Store" you have to buy what they sell because no one else can compete, this is just not the American Way.

I am a veteran, I vote and I deserve better.

Thank you,

**Edward Armm**